

In re:  
Luz G. Ramos  
Debtor

Case No. 16-18913-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 16, 2022

User: admin  
Form ID: 138FIN

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2022:

Recip ID	Recipient Name and Address
db	+ Luz G. Ramos, 531 Gerritt Street, Philadelphia, PA 19147-5820

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 16 2022 23:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 16 2022 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor CITIMORTGAGE INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

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MICHAEL A. CIBIK

on behalf of Debtor Luz G. Ramos mail@cibiklaw.com

REBECCA ANN SOLARZ

on behalf of Creditor Towd Point Mortgage Trust 2020-3 U.S. Bank National Association, as Indenture Trustee  
bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM3  
bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Luz G. Ramos

Debtor(s)

Case No: 16-18913-mdc

Chapter: 13

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**NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT**

To all parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/16/22